

Official Form 1 (4/07)

**United States Bankruptcy Court**  
**Northern District of Illinois**

**Voluntary Petition**

|  |  |
|--|--|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>McDonald, Jermaine</b>                            | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>McDonald, Beverly</b>   |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):                 | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):                 |
| Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)<br><b>xxx-xx-5235</b> | Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)<br><b>xxx-xx-5458</b>       |
| Street Address of Debtor (No. and Street, City, and State):<br><b>1301 N Cleveland Apt 5</b><br><b>Chicago, IL</b> | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>1301 N Cleveland Apt 5</b><br><b>Chicago, IL</b> |
| ZIP Code<br><b>60610</b>   | ZIP Code<br><b>60610</b>   |
| County of Residence or of the Principal Place of Business:<br><b>Cook</b>  | County of Residence or of the Principal Place of Business:<br><b>Cook</b>  |
| Mailing Address of Debtor (if different from street address):  | Mailing Address of Joint Debtor (if different from street address):  |
| ZIP Code   | ZIP Code   |
| Location of Principal Assets of Business Debtor (if different from street address above):                          |  |

|  |  |  |
|--|--|--|
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box)   | <b>Nature of Business</b><br>(Check one box)   | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP) | <input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other | <input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input checked="" type="checkbox"/> Chapter 13   |
| <input type="checkbox"/> Partnership   | <b>Tax-Exempt Entity</b><br>(Check box, if applicable)   | <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  |
| <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  | <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).   | <b>Nature of Debts</b><br>(Check one box)  |
|  |  | <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily business debts. |

|   |   |
|---|---|
| <b>Filing Fee</b> (Check one box)   | <b>Chapter 11 Debtors</b>   |
| <input checked="" type="checkbox"/> Full Filing Fee attached  | Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  |
| <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. | Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.   |
| <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  | Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |

|   |                                     |  |                          |  |                          |  |                          |   |                          |                                  |
|---|-------------------------------------|--|--------------------------|--|--------------------------|--|--------------------------|---|--------------------------|----------------------------------|
| <b>Statistical/Administrative Information</b>   |                                     |  |                          |  |                          |  |                          |   |                          | THIS SPACE IS FOR COURT USE ONLY |
| <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.  |                                     |  |                          |  |                          |  |                          |   |                          |                                  |
| <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. |                                     |  |                          |  |                          |  |                          |   |                          |                                  |
| <b>Estimated Number of Creditors</b>  |                                     |  |                          |  |                          |  |                          |   |                          |                                  |
| 1-<br>49  | 50-<br>99                           | 100-<br>199  | 200-<br>999              | 1000-<br>5,000                                       | 5001-<br>10,000          | 10,001-<br>25,000  | 25,001-<br>50,000        | 100,001-<br>100,000                                 | OVER<br>100,000          |                                  |
| <input type="checkbox"/>  | <input checked="" type="checkbox"/> | <input type="checkbox"/>                                     | <input type="checkbox"/> | <input type="checkbox"/>                             | <input type="checkbox"/> | <input type="checkbox"/>                                 | <input type="checkbox"/> | <input type="checkbox"/>                            | <input type="checkbox"/> |                                  |
| <b>Estimated Assets</b>   |                                     |  |                          |  |                          |  |                          |   |                          |                                  |
| <input checked="" type="checkbox"/> \$0 to<br>\$10,000  |                                     | <input type="checkbox"/> \$10,001 to<br>\$100,000            |                          | <input type="checkbox"/> \$100,001 to<br>\$1 million |                          | <input type="checkbox"/> \$1,000,001 to<br>\$100 million |                          | <input type="checkbox"/> More than<br>\$100 million |                          |                                  |
|   |                                     |  |                          |  |                          |  |                          |   |                          |                                  |
| <b>Estimated Liabilities</b>  |                                     |  |                          |  |                          |  |                          |   |                          |                                  |
| <input type="checkbox"/> \$0 to<br>\$50,000   |                                     | <input checked="" type="checkbox"/> \$50,001 to<br>\$100,000 |                          | <input type="checkbox"/> \$100,001 to<br>\$1 million |                          | <input type="checkbox"/> \$1,000,001 to<br>\$100 million |                          | <input type="checkbox"/> More than<br>\$100 million |                          |                                  |

Official Form 1 (4/07)

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**McDonald, Jermaine****McDonald, Beverly****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

|  |                                 |                               |
|--|---------------------------------|-------------------------------|
| Location<br>Where Filed: <b>Northern District of Illinois Eastern Division</b> | Case Number:<br><b>06-12026</b> | Date Filed:<br><b>9/23/06</b> |
| Location<br>Where Filed: <b>Northern District of Illinois Eastern Division</b> | Case Number:<br><b>06-08297</b> | Date Filed:<br><b>7/13/06</b> |

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

|                                    |               |             |
|------------------------------------|---------------|-------------|
| Name of Debtor:<br><b>- None -</b> | Case Number:  | Date Filed: |
| District:                          | Relationship: | Judge:      |

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Debra J. Vorhies Levine**

Signature of Attorney for Debtor(s)

**August 31, 2007**

(Date)

**Debra J. Vorhies Levine****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  
 Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Jermaine McDonald**Signature of Debtor **Jermaine McDonald****X /s/ Beverly McDonald**Signature of Joint Debtor **Beverly McDonald**

Telephone Number (If not represented by attorney)

**August 31, 2007**

Date

**Signature of Attorney****X /s/ Debra J. Vorhies Levine**

Signature of Attorney for Debtor(s)

**Debra J. Vorhies Levine**

Printed Name of Attorney for Debtor(s)

**Law Offices of Debra V. Levine**

Firm Name

**53 W. Jackson Boulevard  
Suite 909  
Chicago, IL 60604**

Address

**Email: debra@dvlaw.com****312-259-5970 Fax: 312-880-0196**

Telephone Number

**August 31, 2007**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**McDonald, Jermaine****McDonald, Beverly****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re **Jermaine McDonald**  
**Beverly McDonald**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Jermaine McDonald  
**Jermaine McDonald**

Date: August 31, 2007

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re **Jermaine McDonald**  
**Beverly McDonald**

Debtor(s)

Case No.  
Chapter

**13**

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Beverly McDonald  
Beverly McDonald

Date: August 31, 2007

Afni, Inc  
PO Box 3427  
Bloomington, IL 61702

Arnold Scott Harris, PC  
600 W. Jackson Boulevard, Suite 720  
Chicago, IL 60661

Asset Acceptance Corp  
P.O. Box 2036  
Warren, MI 48090

AT&T  
P.O. Box 8100  
Aurora, IL 60507-8100

AT&T Broadband  
1500 McConnor Pkwy Suite 200  
Schaumburg, IL 60173

Ballys  
12440 E Imperial H  
Norwalk, CA 90650

Bank of America  
PO Box 236  
Saint Louis, MO 63166

Business Office Syst. & Solutions  
Collection Services Division  
511 W Ohio Suite 401  
Midland, TX 79701

C.C.S.  
Payment Processing Center-27  
Saint Paul, MN 55126

Cavalry Portfolio Serv  
4050 E Cotton Center Blvd  
Phoenix, AZ 85040

Cb USA Inc.  
55252 Hohman Ave  
Hammond, IN 46320

CCA/Creditpac  
700 Longwater Dr  
Norwell, MA 02061

Central Furniture  
1348 N Milwaukee  
Chicago, IL 60622

Charter One Bank  
833 Broadway  
Albany, NY 12207

Check Systems  
7805 Hudson Road  
Saint Paul, MN 55125

City of Chicago  
Department of Revenue  
P.O. Box 88292  
Chicago, IL 60680-1282

City of Chicago  
Parking Bankruptcy Unit  
333 S. State Street, Suite 540  
Chicago, IL 60604

ClearCheck Payment Solutions, LLC  
PO Box 27087  
Greenville, SC 29616

Comcast  
11621 E. Marginal Way 5  
Seattle, WA 98168-1965

ComEd  
Bill Payment Center  
Chicago, IL 60668-0001

Continental Finance  
PO Box 30311  
Tampa, FL 33630-3311

Cook County 6th Municipal  
16501 S. Kedzie  
Harvey, IL 60426

Cr Syst Intr  
1227 County Club  
Fort Worth, TX 76112

Cred Protections Assoc  
1355 Noel Road Suite 2100  
Dallas, TX 75240

Credit Protections Assoc  
1355 Noel Road, Suite 2100  
Dallas, TX 75240

Creditors Interchange  
PO Box 2270  
Buffalo, NY 14240-2270

Dependon Collection Services  
PO Box 5906  
River Forest, IL 60305

F&W LLC  
500 W Madison St  
Chicago, IL 60661

Fairlaine Credit LLC  
PO Box 39602  
Colorado Springs, CO 80949

Foundation for Emergency Services  
PO Box 366  
Hinsdale, IL 60522

Hsbc  
PO Box 19360  
Portland, OR 97280

IC Systems INC  
44 Highway 96 E  
Saint Paul, MN 55164

Ill Coll Service  
4647 W. 103rd St  
Oak Lawn, IL 60453

Illinois Department of Revenue  
CB Accounts Inc Dept 0092  
Dept 0092  
Arrowsmith, IL 61722-0025

Internal Revenue Service  
Mail Stop 5010 CHI  
230 S. Dearborn St.  
Chicago, IL 60604

Jefferson Capital Systems LLC  
16 McLeland Rd  
Saint Cloud, MN 56303

Leading Edge  
8550 W Bryn Mawr  
Chicago, IL 60631

Magna Bk-III  
PO Box 66949  
Saint Louis, MO 63166

Medical Collection System  
725 S. Wells Ave. Suite 700  
Chicago, IL 60607

Mercury Finance Company  
200 Cobb Pkwy N  
Marietta, GA 30062

Mercury Finance Company  
4413 Roosevelt Road  
Hillside, IL 60162

Midland Credit Mgmt. Inc.  
8875 Aero Dr. Ste. 200  
San Diego, CA 92123

Nationwide Acceptance  
3435 N. Cicero Ave  
Chicago, IL 60641

Nbgl-Carsons  
140 W Industrial Drive  
Elmhurst, IL 60126

NCO Financial Systems Inc.  
PO Box 4905  
Trenton, NJ 08650

NCO Inovision-Medclr  
507 Prudential Rd  
Horsham, PA 19044

NCO Medclr  
PO Box 41448  
Philadelphia, PA 19101

North Coast Collection  
3700 Montgomery Drive  
Santa Rosa, CA 95405

Osi Collection Service  
PO Box 7100  
Dublin, OH 43017

Peoples Energy  
130 E Randolph  
Chicago, IL 60601

Peoples Gas  
Chicago, IL 60687-0001

Rewards 660  
Dakota State Bank  
PO Box 30490  
Tampa, FL 33630-3490

Rjm Acq LLC  
575 Underhill Blvd  
Syosset, NY 11791

Rmi/mcsi  
3348 Ridge Road  
Lansing, IL 60438

Safeway  
PO Box 12159  
Greenville, SC 29612-0159

SBC  
Bill Payment Center  
Saginaw, MI 48663-0003

Sears Gold Mastercard  
PO Box 182156  
Columbus, OH 43218

Senex Services Corp  
3500 Depauw Blvd, Suite 305  
Indianapolis, IN 46268

Swift Transportation  
PO Box 29243  
Phoenix, AZ 85038

UPBNA  
7650 Mgna Drive  
Belleville, IL 62223

US Cellular  
PO Box 0203  
Palatine, IL 60055

Washington Mutual  
PO Box 2437  
Chatsworth, CA 91313-2437

West Capital Financial Services  
5775 Roscoe Court  
San Diego, CA 92123-1356

Wexler & Wexler  
500 W Madison St  
Chicago, IL 60661